

utilizes the many skills of willing and able neighbors through voluntary assistance programs, such as the Volunteer Income Tax Return Preparation program.

Mr. Speaker, I am proud to honor Citizens for Citizens on behalf of all of the families and individuals that the organization has helped over the last fifty years. Citizens for Citizens has had a tremendous impact on the Fall River and Taunton communities, and the Commonwealth as a whole. I ask that my colleagues join me in congratulating all of its staff and volunteers and in wishing them another fifty years of success.

PERSONAL EXPLANATION

HON. TODD ROKITA

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. ROKITA. Mr. Speaker, on roll call no. 602. I was meeting, for the first time, my Chief of Staff's baby son and missed the vote on Mr. KING's amendment. Had I been present, I would have voted Yes.

IN RECOGNITION OF THE 12TH PASTORAL ANNIVERSARY OF PASTOR AND FIRST LADY HENDRICKS

HON. DEBBIE DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mrs. DINGELL. Mr. Speaker, I rise today to recognize the 12th pastoral anniversary of Pastor and First Lady Hendricks. Pastor and First Lady Hendricks have continually served their community with passion and integrity.

Originally from Chicago, Illinois, Pastor Hendricks moved to Ypsilanti, Michigan in 1969. For 35 years, he worked at General Motors, ultimately retiring as a journeyman pipefitter. Not long after moving to Ypsilanti, he joined St. John Missionary Baptist Church. It was not until 1996 that he heeded God's call into the ministry.

In 2003, Pastor Hendricks was installed to lead St. John Missionary Baptist Church. Under the vision and leadership of Pastor and First Lady Hendricks, the church has experienced continued growth and innovation. The church building has been remodeled, and the empowerment of youth has manifested itself through the formation of Youth Church and Youth Choir.

The strength of Pastor Hendricks' vision has included the expansion of his role through service in other leadership positions. In addition to his current ministry, he was called to serve as president of the Minister's Alliance, president of the General Missionary Baptist State Convention of Michigan, and First Vice Moderator of the Eastern Progressive Baptist District Association of Detroit and Vicinity.

Mr. Speaker, I ask my colleagues to join me today to honor the 12th anniversary of Pastor and First Lady Hendricks. This partnership has faithfully spread the Word and selflessly served their community.

PERSONAL EXPLANATION

HON. ERIC SWALWELL

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. SWALWELL of California. Mr. Speaker, regarding the question considered November 4 on agreeing to amendment number 54 printed in Part A of House Report 113–326 offered by Mr. DESAULNIER of California to H.R. 22 (Roll Call Number 599), I am recorded as voting “no.” I intended to vote “yes.”

IN RECOGNITION OF DOCTOR ROCCO ARMONDA

HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. KEATING. Mr. Speaker, I rise today to recognize and honor Dr. Rocco Armonda, who has been awarded the Hero of Military Medicine Award by the Cape Cod Veterans, Inc. and the Korean War Veterans Association for saving over one thousand American lives.

Dr. Armonda's military career began at the prestigious United States Military Academy. He then went on to earn his degree as a Doctor of Medicine from the Uniformed Services University of the Health Sciences in Bethesda, Maryland, and complete his Neurosurgery Residency at Walter Reed Army Medical Center in Washington. Adding to his growing list of qualifications, he took a fellowship with the Thomas Jefferson University in Philadelphia, specializing in Cerebrovascular Surgery and Interventional Neuroradiology. Dr. Armonda then deployed to Iraq from March 2003 to February 2004 as Commander of the 207th Neurosurgery Team.

Dr. Armonda has saved the lives of over one thousand U.S. servicemen, including a life particularly close to home: Corporal Vincent Mannion-Brodeur of Hyannis, Massachusetts. While serving with the 82nd Airborne Division in Tikrit, Iraq in 2007, Corporal Mannion-Brodeur was critically injured by an enemy explosion. Due to Dr. Armonda's expertise, bravery, and poise, Corporal Mannion-Brodeur is still with us today. His road to recovery has been long, but Corporal Mannion-Brodeur has used this opportunity to dedicate his time to working with other injured veterans.

This is not the first time Dr. Armonda has been honored for his work—among others, the American Association of Neurological Surgeons and the International Brain Mapping and Intraoperative Surgical Planning Society have awarded Dr. Armonda with their own recognitions. Currently, Dr. Armonda is affiliated with numerous hospitals, including Walter Reed Army Medical Center and the MedStar Washington Hospital Center. He also serves as an Associate Professor of Neurosurgery at the Uniformed Services University of the Health Sciences and, incredibly, has found time between saving lives to travel to Boston multiple times to run the Boston Marathon in honor of Corporal Vincent Mannion-Brodeur.

Mr. Speaker, I am proud to honor Dr. Rocco Armonda for his many years of service and outstanding dedication to military medicine. I ask that my colleagues join me in congratulating him and in extending our humble gratitude for all that he has done for Corporal Mannion-Brodeur and for our country's military service members.

lating him and in extending our humble gratitude for all that he has done for Corporal Mannion-Brodeur and for our country's military service members.

END PREDATORY LENDING TO VETERANS

HON. RAÚL M. GRIJALVA

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. GRIJALVA. Mr. Speaker, in commemoration of this year's Veterans Day, I want to take this opportunity to highlight the progress we have made in the past year protecting service-members, veterans and their families from harmful financial products and practices.

Earlier this year, the Department of Defense finalized new rules to protect service-members and their families from triple-digit interest rate payday and car title loans that threatened their security clearance and careers. Unfortunately these protections are only available to active duty members, leaving our nation's veterans susceptible to predatory financial practices. Let us honor our veterans by declaring them off-limits to predatory lending and protecting them from the worst abuses in the payday lending industry.

To protect veterans, their families, and all consumers, the Consumer Financial Protection Bureau (CFPB) must adopt the strongest possible rule to rein in the worst abuses in the payday loan market. Specifically, I ask that the CFPB meaningfully reform the marketplace by implementing rules governing both storefront and online payday lending that would require the lender to determine the borrower's ability to repay the loan, including consideration of both income and expenses.

CFPB should not sanction any series of repeat loans or provide any safe harbor, and recognize that borrowers need small dollar loans with good terms, not short-term loans that are difficult for them to repay. These short-term loans are renewed a multitude of times and trap the average borrower in debt for more than half the year at rates that average 391 percent.

The CFPB should establish an outer limit on length of indebtedness that is at least as short as the FDIC's 2005 guidelines—90 days in a twelve-month period, and lastly prohibit lenders from using post-dated checks of electronic access to a borrower's checking account as evidence of ability to repay the loan.

Too many veterans are living in poverty and desperation—some are even driven to homelessness—due to these consumer protection loopholes that predatory lenders take advantage of, and we must do better. One homeless veteran is too many. This Veterans Day, let's end this predatory lending epidemic.

HIRE MORE HEROES ACT OF 2015

SPEECH OF

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 3, 2015

The House in Committee of the Whole House on the state of the Union had under